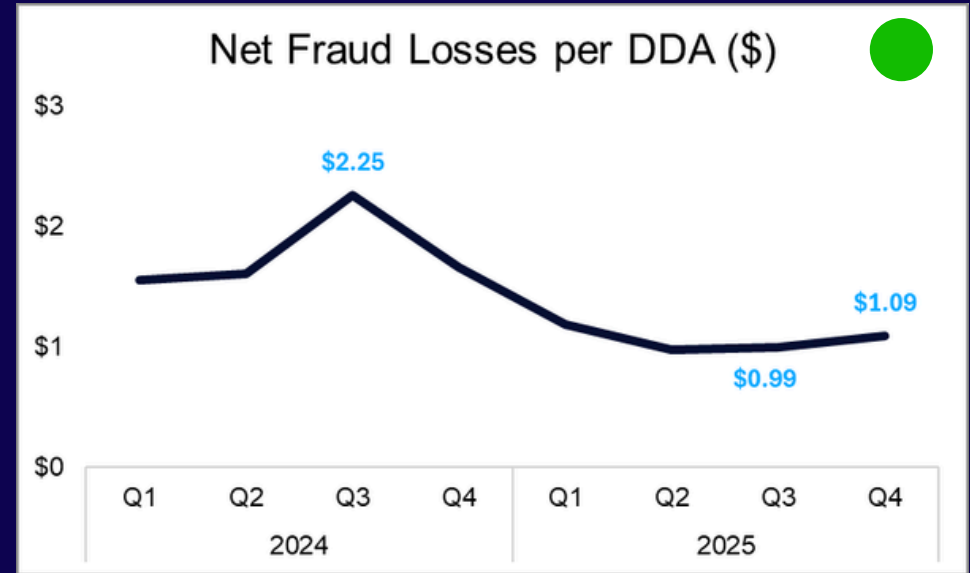


Gross losses per DDA saw a resurgence. After a spike to \$4.87, losses dipped before rising again to \$2.83, showing that underlying fraud pressure is still very much present. The temporary decline suggests a momentary easing—not a resolution—as fraud patterns continue to adapt and reemerge.

Definition: Total Bank Gross Fraud Losses Charged to the GL / Total # of DDA Accounts Open

Source: Auriemma Roundtables benchmarking data.

Trend has improved
Y-O-Y



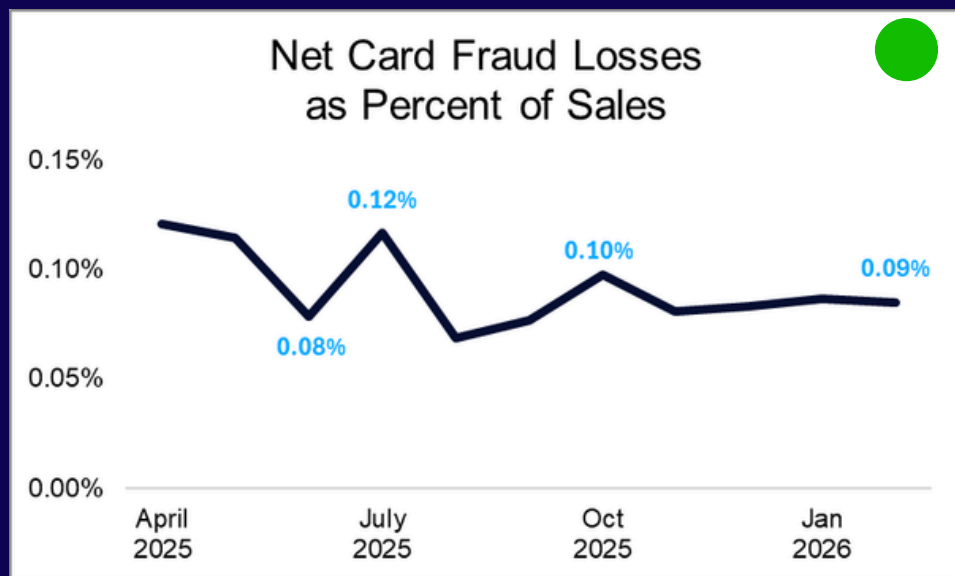
Net losses have come down from a \$2.25 peak to just over \$1 per account, but this is a dangerous number to misread. The decline likely reflects stronger mitigation and recovery efforts—not necessarily fewer fraud events. Institutions are working harder to claw back losses, often at higher operational cost and complexity.

Definition: Total Bank Net Fraud Losses Charged to the GL / Total # of DDA Accounts Open

Trend has
deteriorated Y-O-Y

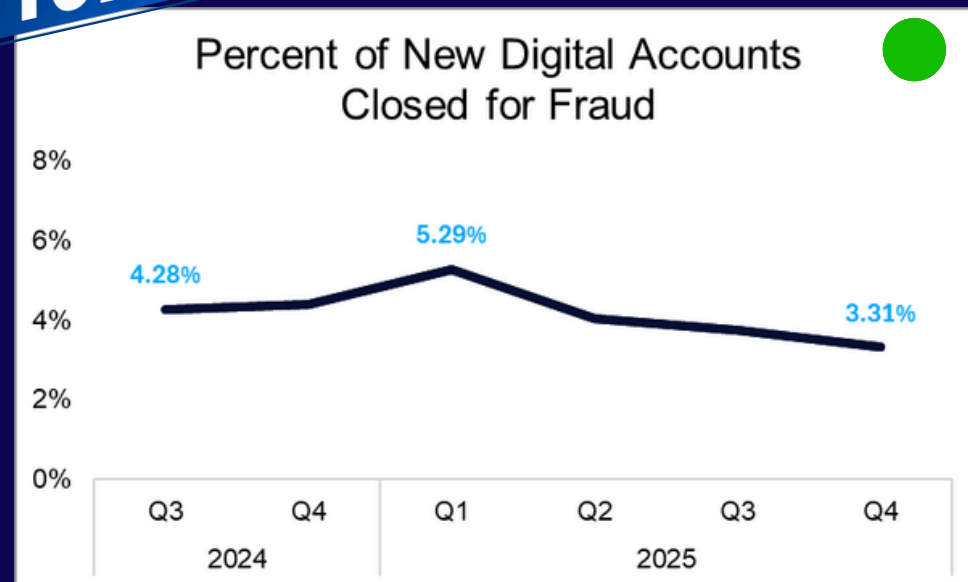


**TRENDING
TOPIC**



Card fraud losses are fluctuating within a tight band, but that stability is misleading. Even small movements can represent meaningful dollar impacts at scale. The spikes suggest breakdowns in controls or shifts in fraud patterns that are easy to miss without continuous benchmarking.

Definition: Net Credit Card Fraud Losses in Current Month (\$) / Monthly Sales Lagged 90 Days (\$)



Fraud at account opening remains stubbornly elevated—after peaking at 5.29%, closures are still hovering above 3%, signaling that bad actors continue to successfully penetrate digital onboarding channels. High fraud losses could indicate that lower closure rates result from fraudsters going undetected in the account ongoing process.

Definition: Total Accounts Closed for Fraud / Total Accounts Opened



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